

Certificate Number: 11760-PAM-DE-028303419

Bankruptcy Case Number: 13-05648



11760-PAM-DE-028303419

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2016, at 10:27 o'clock PM PDT, Steven Daggs completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 2, 2016 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher

Certificate Number: 11760-PAM-DE-028303417

Bankruptcy Case Number: 13-05648



11760-PAM-DE-028303417

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2016, at 10:23 o'clock PM PDT, Jennifer Daggs completed a course on personal financial management given by internet by 123 Debtor.com, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 2, 2016 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: Teacher